

Information to identify the case:

Debtor 1	James L Robinson Sr.	Social Security number or ITIN xxx-xx-2229
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-22424-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James L Robinson Sr.

12/21/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 James L Robinson, Sr.
 Debtor

Case No. 15-22424-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db	+James L Robinson, Sr., 183 Hollowbrook Road, Ewing, NJ 08638-2339
515601055	+ACB Receivables Mngmt, Re: Patel Medical Group, 19 Main Street, Asbury Park, NJ 07712-7012
515801420	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515817330	CAPITAL ONE, NATIONAL ASSOCIATION, SUCCESSOR BY ME, Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
515601062	+Kivitz McKeever Lee, 701 Market Street, Suite 5000, Re: Bank of America, Philadelphia, PA 19106-1541
515601063	+PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
515601064	+Pressler & Pressler, Re: Absolute Resolutions; DC 6063-14, 7 Entin Road, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2018 01:08:06 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 22 2018 01:08:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM Dec 22 2018 05:23:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515660054	EDI: Q3G.COM Dec 22 2018 05:23:00 Absolute Resolutions Corp., c/o of Recovery Management Systems Corp., POB 788, Kirkland, WA 98083-0788
515807006	EDI: RECOVERYCORP.COM Dec 22 2018 05:23:00 Absolute Resolutions VI, LLC, c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, Florida 33131-1605
515601056	EDI: BANKAMER.COM Dec 22 2018 05:23:00 Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
515601057	+E-mail/Text: cms-bk@cms-collect.com Dec 22 2018 01:07:25 Capital Management Services, Inc., Re: Sears; Citibank, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
515601058	+EDI: CAPITALONE.COM Dec 22 2018 05:23:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
515601059	+EDI: SEARS.COM Dec 22 2018 05:23:00 Citibank (Sears), PO Box 6500, Sioux Falls, SD 57117-6500
515601060	+EDI: HFC.COM Dec 22 2018 05:23:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
515798023	EDI: PRA.COM Dec 22 2018 05:23:00 Portfolio Recovery Associates, LLC, c/o Hips, POB 41067, Norfolk VA 23541
515798032	EDI: PRA.COM Dec 22 2018 05:23:00 Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
515601065	+EDI: SEARS.COM Dec 22 2018 05:23:00 Sears, PO Box 183082, Columbus, OH 43218-3082
	TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515601061*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
	(address filed with court: IRS Insolvency Function, PO Box 724, Springfield, NJ 07081)
	TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 20

Date Rcvd: Dec 21, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A, Et Al... dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor CAPITAL ONE, NATIONAL ASSOCIATION, Et Al...
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
John Zimnis on behalf of Debtor James L Robinson, Sr. njbankruptcylaw@aol.com.
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A, Et Al...
jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

TOTAL: 6